



DATE: January 21, 2018

Dear Kim Fielding,

You have recently written or renewed your health and prescription drug policies. With that said, each year you also have the responsibility of notifying your benefits-eligible employees of certain State and Federal Required Notices. These requirements include notifying Medicare-eligible participants (current employees, eligible dependents, active retirees and COBRA participants) of their prescription coverage status in relation to Medicare Part D. Jaeger & Flynn Associates, Inc. has combined these required notices in this packet for you to distribute to all benefits-eligible employees.

It is very important that this information is passed on to your employees immediately. For anyone whose Rx plan is now non-creditable, they will have 63 days from your renewal date to enroll in Medicare Part D plan to avoid paying penalty premiums

You must also distribute this packet to new enrollees in your health/Rx plan over the course of the year (i.e., to new hires, during open enrollment or for qualifying events).

Help is Available

If you or your employees need assistance in choosing and enrolling in Medicare Part D, Supplements or Part C plans, please feel free to contact us and we will connect you to our Jaeger & Flynn Associates, Inc. Senior Service Specialists.

In addition to distributing this packet, Plan Sponsors (employers) are required to submit a “Disclosure Notice” to the Centers for Medicare & Medicaid Services (CMS). This requirement is satisfied by the completion of the Disclosure Form on the CMS Creditable Coverage Disclosure Website at: <https://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/CCDisclosureForm.html>. Completion of this online form is the sole method for compliance with the disclosure requirement set forth in the Medicare Part D legislation. Please visit this site at your earliest convenience to ensure your compliance. If there is a technical issue or an error message when submitting the online Disclosure Form to CMS, contact the CMS Technical Help Line at: 1-877-243-1285.

SPECIAL NOTE:

If JFA currently administers COBRA on your behalf, we will include the Medicare Notification of Credible or Non-Credible Coverage with the open enrollment paperwork to current participants as part of our COBRA services. If JFA does not currently administer COBRA on your behalf, only the Medicare Notification of Credible or Non-Credible Coverage will need to be distributed annually to current retirees or COBRA participants enrolled in the health plan.

Sincerely,

Jaeger & Flynn Associates, Inc. Group Services Department